

Fill in this information to identify the case:

Debtor 1 Steven J Fraser

Debtor 2

United States Bankruptcy Court for the: District of New Hampshire

Case number : 18-10358

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: CARRINGTON MORTGAGE SERVICES, LLC

Court claim no. 3
(if known):

Last 4 digits of any number
you use to identify the debtor's
account: 5818

Date of payment change: 06/01/2019
Must be at least 21 days after date of
this notice

New total payment: \$1,874.49
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$510.98New escrow payment: \$532.21**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If
a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current Principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Steven J Fraser
First Name Middle Name Last Name

Case number (if known) 18-10358

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Christopher Giacinto

04/29/2019

Signature

Date

Print: Christopher Giacinto

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email bkcrm@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 29th day of April, 2019.

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 18-10358)

Debtor

Steven J. Fraser

51 Dearborn Avenue

Hampton, NH 03842

Attorney

Cheryl C. Deshaies

PO Box 648

Exeter, NH 03833

Trustee

Lawrence P. Sumski

1000 Elm Street

10th Floor

Manchester, NH 03101

US Trustee

Office of the U.S. Trustee

James C. Cleveland Building

53 Pleasant Street Suite 2300

Concord, NH 03301

**** CONTINUATION ****

----- PROJECTED ESCROW ACTIVITY - JUNE, 2019 THROUGH MAY, 2020 -----					
---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
		ACTUAL STARTING BALANCE	= = = >	2,125.85	2,291.91
JUN,19	518.38	147.58	HAZARD INSURANC	2,411.10	2,577.16
		85.55	FHA INSURANCE		
JUL,19	518.38	147.58	HAZARD INSURANC	1,050.35	1,216.41
		85.55	FHA INSURANCE		
		1,646.00	CITY TAX		
AUG,19	518.38	147.58	HAZARD INSURANC	1,335.60	1,501.66
		85.55	FHA INSURANCE		
SEP,19	518.38	147.58	HAZARD INSURANC	1,620.85	1,786.91
		85.55	FHA INSURANCE		
OCT,19	518.38	147.58	HAZARD INSURANC	1,906.10	2,072.16
		85.55	FHA INSURANCE		
NOV,19	518.38	147.58	HAZARD INSURANC	2,191.35	2,357.41
		85.55	FHA INSURANCE		
DEC,19	518.38	147.58	HAZARD INSURANC	699.60 ALP	865.66 RLP
		85.55	FHA INSURANCE		
		1,777.00	CITY TAX		
JAN,20	518.38	147.58	HAZARD INSURANC	984.85	1,150.91
		85.55	FHA INSURANCE		
FEB,20	518.38	147.58	HAZARD INSURANC	1,270.10	1,436.16
		85.55	FHA INSURANCE		
MAR,20	518.38	147.58	HAZARD INSURANC	1,555.35	1,721.41
		85.55	FHA INSURANCE		
APR,20	518.38	147.58	HAZARD INSURANC	1,840.60	2,006.66
		85.55	FHA INSURANCE		
MAY,20	518.38	147.58	HAZARD INSURANC	2,125.85	2,291.91
		85.55	FHA INSURANCE		

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED LOW POINT BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE....

YOUR ESCROW SHORTAGE IS.... 166.06- *

* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM June 1, 2019.

IF YOU CHOOSE TO PAY THE ESCROW SHORTAGE IN FULL IN A LUMP SUM PRIOR TO THE EFFECTIVE PAYMENT DATE, YOUR MONTHLY PAYMENT WILL BE REDUCED BY THE MONTHLY SHORTAGE PAYMENT AMOUNT.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$359.26.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	1,342.28 *
ESCROW PAYMENT	518.38
SHORTAGE PYMT	13.83
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/19 ==>	1,874.49

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$1,021.96. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT. YOUR ESCROW CUSHION FOR THIS CYCLE IS \$865.66.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:					
08/14	\$423.86	09/14	\$423.86	10/14	\$25,979.69*

Escrow disbursements up to escrow analysis effective date:					
03/19	\$147.58	HAZARD INSURANCE	04/90	\$85.55	FHA INSURANCE
04/19	\$147.58	HAZARD INSURANCE	05/90	\$85.55	FHA INSURANCE
05/19	\$147.58	HAZARD INSURANCE			

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

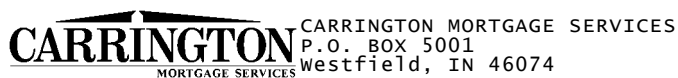
MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

**** CONTINUED ON NEXT PAGE ****



(800) 561-4567 FAX: (949) 517-5220



YOUR LOAN NUMBER : [REDACTED]

DATE: 03/15/19

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.